

Socio-Economic Profile of Self Help Group (SHG) members - A Study in Anantapur District of Andhra Pradesh

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ABSTRACT

Self Help Groups (SHGs) are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help. Expost facto research design was used with well-constructed interview schedule. Anantapur district was purposively selected based on the highest number of SHGs in Andhra Pradesh. Three Mandals namely Bukkapatnam, Kothacheruvu and Puttaparthi were randomly selected for the research study. Two villages from each mandal were randomly selected and from each village 20 SHG members were selected thus making the total number of respondent 120. During the year 2019-20 the number of SHGs increased by 2.29 lakh with a corresponding increase in saving by Rs. 2,827.57 crore as on March 2020. The saving outstanding of SHG with Banks as on March 2020 has reached an all-time high of Rs. 26,152.05 crore. In view of the economic importance of SHGs in women empowerment a study on socio economic profile of SHG members were under taken. Study revealed that 50% of the respondents belonged to middle age group, 55.83% of women SHG members received high school education, 49.16% of respondents belonged to small farmer category having land up to 1 acre. The study revealed that majority i.e. 81.66 % of respondents belong to joint family category and 55 % respondents cited agriculture as their occupation.

Keywords: SHG, Women empowerment, Socio economic profile.

INTRODUCTION

The origin of SHG is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHG were started and formed in 1975. In India NABARD is initiated in 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. Self-help group is a small group of people who are living in the same

area in similar or varied activities, maintaining almost equal living standard a political and secular, aiming to achieve a common goal that is prosperity through thrift and credit and also facing similar problems, help each other to solve their problems (Raheem & Sultana, 2007). SHGs are given freedom of charging interest from their members at the rate as decided by group consensus.

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Recovery is to be mechanism of peer pressure. The process helped SHG members imbibe the essentials of financial intermediation, including prioritization of needs, setting terms and condition and maintaining books of accounts. This was their learning ground before they could be in a position to handle bigger size funds by way of credits from banks. (NABARD, 2020). Self Help Groups (SHGs) are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help. In other words, it is an association of people who have common problems that cannot be solved individually, but only through joint action. These groups are known by different names in different places. Some of the terms used in India for these groups are - Sangha, Samooh, Mandal, Dangham and Samiti *etc.* depending upon the region (Kumar, 2006). During the year 2019-

20 the number of SHGs increased by 2.29 lakh with a corresponding increase in saving by Rs. 2,827.57 crore as on March 2020. The saving outstanding of SHG with Banks as on March 2020 has reached an all-time high of Rs. 26,152.05 crore. In view of the economic importance of SHGs in women empowerment a study on Socio-economic profile of SHG women s were under taken.

MATERIALS AND METHODS

Expos facto research design was used with well-constructed interview schedule. Anantapur district was purposively selected based on the highest number of SHGs in Andhra Pradesh. Three Mandals namely Bukkapatnam, Kothacheruvu and Puttaparthi were randomly selected for the research study. Two villages from each mandal were randomly selected and from each village 20 SHG members were selected thus making the total number of respondents to 120.

Sl. No.	Independent variables	Empirical measurement
1	Age	Modified Trivedi (1963)
2	Caste	Trivedi (1963)
3	Education	Trivedi (1963)
4	Family size	Trivedi (1963)
5	Land holding	Modified Trivedi (1963)
6	Extension contact	Schedule developed for study
7	Information source use	Schedule developed for study

RESULTS AND DISCUSSION

Socio Economic Profile of SHG members

Human beings are not free agents without being influenced by personal, social and economic background. These conditions are also the limitations in achieving good results.

The socio-economic conditions play an important role in accepting advanced technologies. Therefore, investigation was made to find out the socio-economic conditions under which the respondents were living and practicing various enterprises.

Table 1: Distribution of respondents according to Socio-economic profile(n=120)

Sl. No	Variable	Category	Frequency	Percentage
01.	Age	Young age (up to 30 years)	43	35.83
		Middle age (30 to 50 years)	60	50.00
		Old age (above 50 years)	17	14.16
		Total	120	100.00
02.	Education	Illiterate	9	7.5
		Primary school	34	28.33

		High school	67	55.83
		College and above	10	8.33
		Total	120	100.00
03.	Nature of Family	Nuclear family	22	18.33
		Joint family	98	81.66
		Total	120	100.00
04.	Marital status	Married	108	90
		Unmarried	12	10
		Total	120	100.00
05.	Occupation	Agriculture	66	55
		Agriculture labour	28	23.33
		Animal Husbandry	17	14.16
		Business	9	7.5
		Total	120	100.00
06.	Caste	S.T	12	10
		S.C	25	20.83
		O.B.C	54	45
		General	29	24.16
		Total	120	100.00
07.	Social participation	Member of a formal organization	5	4.16
		Member of an informal organization other than SHG	14	11.66
		No membership other than SHG	101	84.16
		Total	120	100.00
08.	Land Holding	Landless	41	34.16
		Upto 1 acre	59	49.16
		1-2 acre	14	11.66
		2-5 acre	6	5
		Total	120	100.00
09.	House type	Pucca	85	70.83
		Kutchha	24	20
		Mixed	11	9.16
		Total	120	100.00

Table 2: Distribution of respondents according to Extension contact (n = 120)

Extension contact	Frequency of contact						Mean Score	Rank
	Always		Sometimes		Never			
	F	%	F	%	F	%		
Village Agriculture Assistant, Agriculture Extension Officer	66	55	39	32.5	15	12.5	2.45	I
Asst. Director of Agriculture	6	5	21	17.5	93	77.5	1.27	IV
Bank Personnel	39	32.5	60	50	21	17.5	2.15	III
NGO Personnel	51	42.5	48	40	21	17.5	2.25	II

Table 3: Distribution of respondents according to Use of information (n=120)

(a)	Mass media & other methods	Frequency of contact						Mean Score	Rank
		Always		Sometimes		Never			
		F	%	F	%	F	%		
I	Newspaper	48	40	45	37.5	27	22.5	2.18	II
II	Television	63	52.5	42	35	15	12.5	2.4	I
III	Radio	27	22.5	54	45	39	32.5	1.9	IV
IV	Literatures	30	25	51	42.5	39	32.5	1.93	III
V	Training	18	15	42	35	60	50	1.65	V
VI	Demonstrations	9	7.5	51	42.5	60	50	1.57	VI
(b)	Personal localite	Frequency of contact						Mean Score	Rank
		Always		Sometimes		Never			
		F	%	F	%	F	%		
I	Progressive farmer	60	50	36	30	24	20	2.30	III
II	Friends and relatives	63	52.5	48	40	9	7.5	2.45	I
III	Local leader	36	30	33	27.5	51	42.5	1.87	IV
IV	Neighbors	57	47.5	48	40	15	12.5	2.35	II

Age: It was observed from the table 1 that among the age group, majority (50%) of respondents belonged to middle age 30 to 50 years followed by young age group (35.83%) and old age group (14.16%). The study therefore concluded that majority of the women SHG members belonged to middle age group engaged in various enterprises.

It is presumed that age of is an essential for their participation and involvement in developmental activities. Hence the majority of the SHG members belonged to middle age.

Education: It was observed from the table 1 that 55.8 percent and 28.33 percent respondents received high school and primary education, respectively and 8.33 percent respondents had got the opportunity for higher education i.e. college level and above. However, 7.5 percent respondents were found illiterate. The data revealed that the majority of the respondents possess higher education. This might be attributed to presence of High school in village premises and awareness of importance of education.

Family: It was observed from the table 1 it can be observed that out of the total 120 respondents most of the respondents belong to the joint family category i.e. 81.66% while the rest 18.33% respondents belong to the nuclear family category. The study revealed that the research study was mainly focused on the opinion and activities of the respondents of

joint family category. This might be due to awareness of importance of importance of joint family so that they might possess increased purchasing power parity.

Marital status: From the table 1 it was observed that majority (90 %) of the respondents were married while 10% respondents were unmarried. It concluded majority of respondents were married. The possible reason might be as majority of the respondents were middle aged (30 to 50 years) and were married.

Occupation: From the table 1 it was observed that majority of respondents i.e. 55% belong to the agriculture community while (23.33%) of respondents were agricultural labour. It was observed that (14.66%) respondents occupation was animal husbandry followed by 7.5% were doing business. This may be concluded that most of the respondents notified Agriculture as their occupation. Majority of the respondents have agriculture as the primary occupation as they were having small land holding and depend on agriculture as a source of livelihood from several generations.

Caste: It was revealed from the table 1 that (45%) of respondents belonged to O.B.C. (other backward class) caste followed by general caste (24.16%). Only (20.83%) of scheduled caste people were involved in various enterprises. And it was observed that

(10%) population belonged to Schedule Tribe classes in the area under study. The possible reason might be that majority of the hamlets in the survey area belongs to other backward caste.

Social Participation: It was observed that majority of respondents i.e. 84.16% did not had any other membership in other informal groups other than SHGs. Only (11.66%) of respondents were members of another informal group and only (4.16%) of respondents were members of a formal organization. This concluded the respondents did not have any membership other than SHG. Majority (84.16%) of the respondents were members of SHGs. The plausible reason might be that well awareness of economic significance of being member of SHG in meeting their day to day activities and not interested in becoming member of any other informal group.

Land Holding: From table 1 it was revealed that maximum women SHG members were having land up to 1 acre i.e. 49.16%. Next to it 34.16 % of respondents were landless. Very less amount of respondents i.e. 11.66% were having land size up to 1-2 acre and only 5% of respondents were having land up to 2-5 acre. Thus, it can be concluded that majority of respondents were found to possess up to 1.0 acre of their landholding. This might be due to fragmented land holdings in the survey area.

House Type: It was found from the table 4.1.9., majority (70.83%) of the respondents were having pucca houses followed by kutcha

houses (20%). 9.16% respondents were having mixed type houses. It can be concluded that, the respondents had good housing facilities. The possible reason might be majority of the beneficiaries of PM Awas Yojana.

Extension contact: from table 2 majority of the SHG members were in contact with Agriculture Extension Officer with mean score 2.45 followed by NGO personnel 2.25 and Bank personnel 2.15 mean score. Majority of SHG members were having regular contact with extension functionaries due to availability of Village Agriculture Assistant at village level and attending training programmes and demonstrations conducted by extension functionaries.

Use of information: It was observed from the table 3 that the SHG members were mostly using the information obtained through television with mean score 2.4 and newspaper with 2.18 score among mass media. Demonstration with 1.57 mean score ranked last among mass media. Friends and relatives with mean score 2.45 score ranked 1st among Personal localites followed by Neighbors with mean score 2.35. It may be concluded that the farmers were mostly using the information obtained through television, friends and relatives, newspaper and neighbors in decreasing order of importance. Majority of the SHG members obtained information through television and friends and neighbors due to possession of TV and recurrent interaction with friends to discuss various farm enterprises.

Table 4: Correlation of independent variables with adoption level of respondents

Sl. No.	Variables	r- value	Remarks
1	Age	-0.069	NS
2	Caste	0.271	**
3	Education	0.237	**
4	Family size	-0.129	NS
6	Land holding	0.607	**
7	Extension contact	0.776	**
8	Information source use	0.886	**

** . Correlation is significant at the 0.01 level (2-tailed)

*. Correlation is significant at the 0.05 level (2- tailed) NS. Correlation is not significant.

The data reported in the table 4 revealed that Caste, Education, land holding, extension contact, information source use and knowledge level were significantly and positively correlated with the adoption of various entrepreneurial activities. Family size and age were non-significant.

The possible reason might be that majority the majority (55.80%) of the respondents possess higher education they were well aware of various entrepreneurial activities of SHG. Majority of the respondents possess land up to 1 acre and their annual income from farm is less so they were more oriented towards entrepreneurial activities of SHG in order to generate additional income and meet essential needs of their family. Majority of SHG members were having regular contact with extension functionaries due to availability of Village Agriculture Assistant at village level and attending training programmes and demonstrations conducted by extension functionaries in related to various entrepreneurial activities.

CONCLUSION

Socio economic profile of the respondents reflected that majority of the respondents i.e. 50% were in the middle age group of 30 to 50 years. Similarly the study was not restricted to particular community all the caste people were participating with majority belonged to other backward class (OBC) i.e. 45%. The respondents had good educational background where around 55.83 percent had education up to high school level and majority (49.16%) of

respondents belonged to small farmer category having land up to 1 acre. Housing pattern of SHG members revealed that 70.83%, 20%, 9.16% of respondents had pucca, kutcha and mixed houses respectively and 69.16% respondents had a family size of 5-7. The study revealed that majority i.e. 81.66% of respondents belong to joint family category and 55 % respondents cited agriculture as their occupation. Out of total respondents 90 % were married and majority of respondents (84.16%) had no membership in other informal groups. Regarding the extension contact, Agriculture extension officer and NGO personnel were amongst the most sought contact persons. Analysis on information source use discovered that TV and newspaper were the most common mass media methods and friends and relatives and neighbours were the most pursued persons for information source use.

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